

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Cynthia Florence Dmochowski, *et al.*  
Serial No.: 10/010,656  
Filed: December 6, 2001  
Title: ONLINE CAPITAL APPROVAL PROCESS  
Grp./A.U.: 3694  
Examiner: I. Jung Liu  
Confirmation No.: 8740

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being electronically filed  
with United States Patent and trademark Office on:

April 6, 2009 (Date)

Debbie Sams

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*/Debbie Sams/*

(Signature of the person signing the certificate)

Sir:

**REQUEST FOR RECONSIDERATION UNDER 37 C.F.R. § 1.116**

The Applicants have carefully considered this Application in connection with the Final Examiner's Action electronically delivered February 6, 2009, and respectfully request reconsideration of this Application in view of the following remarks.